

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles A Hayes, III
Debtor

Case No. 18-04040-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Dec 21, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2023:

Recip ID	Recipient Name and Address
db	Charles A Hayes, III, PO Box 1778, Shavertown, PA 18708-0778
5115391	Attorney Michael A. Pendolphi, 1141 Wyoming Ave, Forty Fort, PA 18704-4003
5115393	Borough of Edwardsville, Sewer Use Maintenance Fee, PO Box 2552, Wilkes Barre, PA 18703-2552
5115394	# Charles Hayes, Jr., PO Box 385, Dallas, PA 18612-0385
5115395	City of Wilkes-Barre, PO Box 1324, Wilkes Barre, PA 18703-1324
5115398	Commonwealth Of PA, c.o. Hon. Alexandra Kokura Kravitz, 35 Broad St, Pittston, PA 18640-1825
5115397	Commonwealth of PA, % Honorable James J. Haggerty, 500 Wyoming Ave, Kingston, PA 18704-3645
5115396	Commonwealth of PA, % Honorable Donald Whittaker, 15 E Ridge St, Nanticoke, PA 18634-2800
5115399	Dallas Area Municipal Authority, 101 Memorial Hwy, Shavertown, PA 18708-7703
5351389	Dallas Area Municipal Authority, c/o Chariton, Schwager & Malak, 138 South Main Street, P.O. Box 910, Wilkes-Barre, PA 18703-0910
5115400	Dallas Area Sewer Authority, 101 Memorial Hwy, Shavertown, PA 18708-7703
5115401	Dom-Rel-Luzerne Cty DRS, 113 W North St, Wilkes Barre, PA 18711-1010
5115390	Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588
5115389	Hayes Charles A III, PO Box 1778, Shavertown, PA 18708-0778
5115402	+ June Hayes, 424 E. Victoria St, Rialto, CA 92376-5172
5151541	Luz Co. Flood Protection Authority, c/o Portnoff Law Office, PO Box 3020, Norristown, PA 19404-3020
5115404	Luzerne Co. Tax Claim Bureau, 200 N River St, Wilkes Barre, PA 18711-1004
5115403	Luzerne Co. Tax Claim Bureau, % Northeast Revenue Serv., 200 N River St, Wilkes Barre, PA 18711-1004
5165431	+ Luzerne County Flood Protection Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5115405	+ Newport Township Sewer Authority, 1015 Center St, Nanticoke, PA 18634-4099
5115406	Pittston City Sewer Maintenance Fee, Business Office, PO Box 2891, Wilkes Barre, PA 18703-2891
5115407	Portfolio Recovery, Coll: Capital, 1 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
5115410	Shapiro & DeNardo, LLC, 3600 Horizon Dr Ste 150, King of Prussia, PA 19406-4702
5115413	Wilkes-Barre Sewer Maintance, PO Box 1324, Wilkes Barre, PA 18703-1324
5115414	Wyoming Valley Sanitary Auth., PO Box 33A, Wilkes-Barre, PA 18703
5115415	Wyoming Valley Sewer Authority, PO Box 33A, Wilkes-Barre, PA 18703

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5115392	+ EDI: LCIBAYLN	Dec 21 2023 23:43:00	Bayview Loan Servicing, 4425 Ponce de Leon Blvd Fl 5, Coral Gables, FL 33146-1839
5138229	+ EDI: LCIBAYLN	Dec 21 2023 23:43:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
5113935	+ Email/Text: bankruptcy@cavps.com	Dec 21 2023 18:42:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5113936	+ Email/Text: bankruptcy@cavps.com	Dec 21 2023 18:42:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5132617	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 21 2023 18:42:00	Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,

			Salt Lake City, UT 84165-0250
5151540	EDI: IRS.COM	Dec 21 2023 23:43:00	IRS, Bankruptcy Section, PO Box 7346, Philadelphia, PA 19101-7346
5151542	EDI: PENNDEPTREV	Dec 21 2023 23:43:00	PA Dept of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5151542	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 18:42:00	PA Dept of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5148745	EDI: PENNDEPTREV	Dec 21 2023 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5148745	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 18:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5115408	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 21 2023 18:42:00	Select Portfolio Services, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
5115409	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 21 2023 18:42:00	Select Portfolio Services, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
5115411	Email/Text: bkrcy@ugi.com	Dec 21 2023 18:42:00	UGI, PO Box 13009, Reading, PA 19612-3009
5115412	EDI: VERIZONCOMB.COM	Dec 21 2023 23:43:00	Verizon, PO Box 408, Newark, NJ 07101-0408

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		June D. Hayes. Ph.D.
cr	*+	Dallas Area Municipal Authority, c/o Chariton Schwager & Malak, 138 South Main Street, P.O. Box 910, Wilkes Barre, PA 18703-0910
cr	*+	Luzerne County Flood Protection Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5138321	*	Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5138322	*	Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
Bernadette Irace	

on behalf of Creditor Deutsche Bank National Trust Company As Trustee birace@milsteadlaw.com, bkecf@milsteadlaw.com
Brian Nicholas
on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmllawgroup.com
Christos A Katsaounis
on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue RA-occbankruptcy5@state.pa.us,
RA-occbankruptcy6@state.pa.us
David Schwager
on behalf of Creditor Dallas Area Municipal Authority david@despalaw.com dschwagr@epix.net
Jack N Zaharopoulos
TWecf@pamd13trustee.com
James Warmbrodt
on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bkgroup@kmllawgroup.com
James Randolph Wood
on behalf of Creditor Luzerne County Flood Protection Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Lisa M. Doran
on behalf of Debtor 1 Charles A Hayes III ldoran@dorananddoran.com
Lorraine Gazzara Doyle
on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for Deutsche Bank National Trust Company, as Trustee
ldoyle@squirelaw.com, LOGSECF@logs.com
Lorraine Gazzara Doyle
on behalf of Creditor Deutsche Bank National Trust Company As Trustee ldoyle@squirelaw.com, LOGSECF@logs.com
Roger Fay
on behalf of Creditor Deutsche Bank National Trust Company As Trustee rfay@alaw.net
United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	Charles A Hayes, III	Social Security number or ITIN xxx-xx-1971
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 5:18-bk-04040-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles A Hayes, III
dba The Commander

By the
court:

12/21/23

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.